

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION**

In re: LOPEZ, BONNIE J
LOPEZ, FRANCISCO M

§ Case No. 09-72973

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Debtor(s)

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that MEGAN G. HEEG, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

211 South Court Street
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30 on 03/29/2010 in Courtroom 115, United States Courthouse, 211 South Court Street Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 02/04/2010

By: /s/MEGAN G. HEEG

Trustee

MEGAN G. HEEG
215 E. First St.
P.O. Box 447
Dixon, IL 61021
(815) 288-4949

Certificate of Service Page 2 of 8
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION

In re: LOPEZ, BONNIE J
 LOPEZ, FRANCISCO M

§ Case No. 09-72973
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Debtor(s)

**SUMMARY OF TRUSTEE'S FINAL REPORT
 AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 13,216.51
and approved disbursements of \$ 0.00
leaving a balance on hand of ¹ \$ 13,216.51

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>MEGAN G. HEEG</u>	\$ <u>1,397.25</u>	\$ <u></u>
<i>Attorney for trustee</i> <u>Ehrmann Gehlbach Badger & Lee</u>	\$ <u>720.00</u>	\$ <u>8.25</u>
<i>Appraiser</i> _____	\$ <u></u>	\$ <u></u>
<i>Auctioneer</i> _____	\$ <u></u>	\$ <u></u>
<i>Accountant</i> _____	\$ <u></u>	\$ <u></u>
<i>Special Attorney for trustee</i> _____	\$ <u></u>	\$ <u></u>
<i>Charges,</i> <u>U.S. Bankruptcy Court</u>	\$ <u></u>	\$ <u></u>
<i>Fees,</i> <u>United States Trustee</u>	\$ <u></u>	\$ <u></u>
<i>Other</i> _____	\$ <u></u>	\$ <u></u>

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 4,335.45 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.3 percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
1	Roundup Funding, LLC	\$ 350.97	\$ 350.97
1I	Roundup Funding, LLC	\$ 0.94	\$ 0.94
2	Chase Bank USA, N.A.	\$ 1,370.17	\$ 1,370.17
2I	Chase Bank USA, N.A.	\$ 3.66	\$ 3.66
3	Roundup Funding, LLC	\$ 488.29	\$ 488.29
3I	Roundup Funding, LLC	\$ 1.30	\$ 1.30
4	FIA CARD SERVICES, NA/BANK OF AMERICA	\$ 1,031.73	\$ 1,031.73
4I	FIA CARD SERVICES, NA/BANK OF AMERICA	\$ 2.75	\$ 2.75
6	GE Money Bank dba JCPENNEY CREDIT SERVICES	\$ 490.00	\$ 490.00
6I	GE Money Bank dba JCPENNEY CREDIT SERVICES	\$ 1.31	\$ 1.31

<u>7</u>	GE Money Bank dba PAYPAL	\$ <u>61.39</u>	\$ <u>61.39</u>
<u>7I</u>	GE Money Bank dba PAYPAL	\$ <u>0.16</u>	\$ <u>0.16</u>
<u>8</u>	GE Money Bank dba JCPENNEY CREDIT SERVICES	\$ <u>82.05</u>	\$ <u>82.05</u>
<u>8I</u>	GE Money Bank dba JCPENNEY CREDIT SERVICES	\$ <u>0.22</u>	\$ <u>0.22</u>
<u>9</u>	Capital Recovery III LLC As Assignee of HSBC CARD	\$ <u>460.85</u>	\$ <u>460.85</u>
<u>9I</u>	Capital Recovery III LLC As Assignee of HSBC CARD	\$ <u>1.23</u>	\$ <u>1.23</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$6,743.99.

Prepared By: /s/MEGAN G. HEEG

Trustee

MEGAN G. HEEG
215 E. First St.
P.O. Box 447
Dixon, IL 61021
(815) 288-4949

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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CERTIFICATE OF NOTICE

District/off: 0752-3
Case: 09-72973

User: cshabez
Form ID: pdf006

Page 1 of 3
Total Noticed: 37

Date Rcvd: Feb 12, 2010

The following entities were noticed by first class mail on Feb 14, 2010.

db/jdb +Bonnie J Lopez, Francisco M Lopez, 609 11th Avenue, Rock Falls, IL 61071-1501
aty +Elwin L Neal, 105 W Third St, Sterling, IL 61081-3504
14172845 Arrow Financial Services, 5996 W Touhy Ave, Niles, IL 60714-4610
14172846 Asset Management, PO Box 2824, Woodstock, GA 30188-1386
14172848 +Bank Of America, PO Box 650260, Dallas, TX 75265
14172847 Bank Of America, P.O. Box 15726, Wilmington, DE 19886-5726
14172849 Blitt & Gaines, P.C., Attorneys At Law, 661 Glenn Ave, Wheeling, IL 60090-6017
14172850 Capital One, PO Box 85522, Richmond, VA 23285-5522
14701421 +Capital Recovery III LLC As Assignee of HSBC CARD, Care of Recovery Management Systems Corp,
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14172851 Chase Bank One, 800 Brookledge Blvd, Westerville, OH 43081-2822
14424130 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
14172852 Citi Financial, PO Box 22060, Tempe, AZ 85285-2060
14172853 Eagle Recovery, 424 SW Washington St, Peoria, IL 61602-5147
14505719 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,
Oklahoma City, OK 73124-8809
14698244 +GE Money Bank dba JCPENNEY CREDIT SERVICES, Care of Recovery Management Systems Corp,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
14698245 +GE Money Bank dba PAYPAL, Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120,
Miami FL 33131-1605
14172856 Gordon's, P.O. Box 689100, Des Moines, IA 50368-0001
14172857 HSBC, 5996 W Touhy Ave, Niles, IL 60714-4610
14172858 HSBC Bergner's, PO Box 5253, Carol Stream, IL 60197-5253
14172859 In Charge Debt Solutions, 2101 Park Center Dr Ste 320, Orlando, FL 32835-7625
14172844 +Law Office of Elwin L Neal, 105 W 3rd St, Sterling, IL 61081-3504
14172842 Lopez Bonnie J, 609 11th Avenue, Rock Falls, IL 61071-1501
14172843 Lopez Francisco M, 609 11th Avenue, Rock Falls, IL 61071-1501
14172860 NCB Management Services Inc., PO Box 1099, Langhorne, PA 19047-6099
14172861 NCO Financial Systems, Inc., PO Box 61247, Virginia Beach, VA 23466-1247
14172863 Sterling Federal Bank, 110 E 4th St, Sterling, IL 61081-3671
14577096 +Sterling Federal Bank, F.S.B., 110 E. 4th Street, Sterling, IL 61081-3671
14172864 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: U. S. Bank, PO Box 1800, Saint Paul, MN 55101-0800)
14172866 WFNNB Shop At Home Network, PO Box 659705, San Antonio, TX 78265-9705
14172865 West Assets Management, 3432 Jefferson Ave, Texarkana, AR 71854-2747
14172867 Worldwide Assets, 101 Convention Center Dr, Las Vegas, NV 89109-2001
14172868 Zales, PO Box 6497, Sioux Falls, SD 57117-6497

The following entities were noticed by electronic transmission on Feb 13, 2010.

tr +E-mail/Text: KATHY@EGBBL.COM Megan G Heeg,
Ehrmann Gehlbach Badger & Lee, Pob 447- 215 E First St, Ste 100, Dixon, IL 61021-0447
14172854 E-mail/PDF: gecsedirecoverycorp.com Feb 13 2010 11:27:42 GEMB/JCP, PO Box 981402,
El Paso, TX 79998-1402
14172855 E-mail/PDF: gecsedirecoverycorp.com Feb 13 2010 11:27:42 GEMBPBYCR, PO Box 981064,
El Paso, TX 79998-1064
14172862 +E-mail/Text: bankrup@nicor.com Nicor Gas, PO Box 8350,
Aurora, IL 60507-8577
14399025 E-mail/PDF: BNCEmails@blinellc.com Feb 13 2010 11:25:06 Roundup Funding, LLC, MS 550,
PO Box 91121, Seattle, WA 98111-9221

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Megan G Heeg, Ehrmann Gehlbach Badger & Lee, Pob 447- 215 E First St, Ste 100,
Dixon, IL 61021-0447
14701519* +Capital Recovery III LLC As Assignee of HSBC CARD, Care of Recovery Management Systems Corp,
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14701694* +Capital Recovery III LLC As Assignee of HSBC CARD, Care of Recovery Management Systems Corp,
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14701768* +Capital Recovery III LLC As Assignee of HSBC CARD, Care of Recovery Management Systems Corp,
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14701863* +Capital Recovery III LLC As Assignee of HSBC CARD, Care of Recovery Management Systems Corp,
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14702069* +Capital Recovery III LLC As Assignee of HSBC CARD, Care of Recovery Management Systems Corp,
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14702134* +Capital Recovery III LLC As Assignee of HSBC CARD, Care of Recovery Management Systems Corp,
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14702325* +Capital Recovery III LLC As Assignee of HSBC CARD, Care of Recovery Management Systems Corp,
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14702413* +Capital Recovery III LLC As Assignee of HSBC CARD, Care of Recovery Management Systems Corp,
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14702694* +Capital Recovery III LLC As Assignee of HSBC CARD, Care of Recovery Management Systems Corp,
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14702748* +Capital Recovery III LLC As Assignee of HSBC CARD, Care of Recovery Management Systems Corp,
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14702788* +Capital Recovery III LLC As Assignee of HSBC CARD, Care of Recovery Management Systems Corp,
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14702824* +Capital Recovery III LLC As Assignee of HSBC CARD, Care of Recovery Management Systems Corp,
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14702881* +Capital Recovery III LLC As Assignee of HSBC CARD, Care of Recovery Management Systems Corp,
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14702926* +Capital Recovery III LLC As Assignee of HSBC CARD, Care of Recovery Management Systems Corp,
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605

District/off: 0752-3
Case: 09-72973

User: cshabez
Form ID: pdf006

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Total Noticed: 37

Date Rcvd: Feb 12, 2010

***** BYPASSED RECIPIENTS (continued) *****

14702961*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14702975*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703141*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703145*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703193*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703204*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703208*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703216*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703219*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703251*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703254*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703279*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703320*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703340*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703343*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703346*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703349*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703352*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703355*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703358*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703361*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703364*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703367*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703370*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703373*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703376*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703379*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,
14703389*	+Capital Recovery III LLC As Assignee of HSBC CARD, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	Care of Recovery Management Systems Corp,

TOTALS: 0, * 43

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-3
Case: 09-72973

User: cshabez
Form ID: pdf006

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Total Noticed: 37

Date Rcvd: Feb 12, 2010

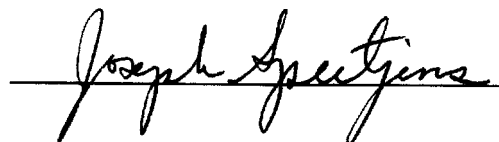
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 14, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.